



Public Policies

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Lakin names Riederer new deputy receiver for final stages of Transit liquidation

Missouri Department of Insurance Director Scott B. Lakin named Albert A. Riederer of Kansas City as the new special deputy receiver for the Transit Casualty Co. receivership – once the world's largest insurance insolvency that is completing liquidation of its assets.

Riederer will replace Burleigh Arnold, who headed the receivership for 14 years and will retire on July 31. Cole Co. Circuit Judge Byron Kinder approved the appointment of Riederer.

A former Jackson County prosecutor and state appellate court judge Riederer, has been MDI's special deputy rehabilitator of General American Mutual Holding Co. (GAMHC) since December 1999.

"Judge Riederer's skill and integrity, demonstrated as a prosecutor and his work on the bench, along with his business skills, shown in his work for General American Mutual, make him an excellent choice the final days of Transit's operations," Lakin said. "I have great confidence he is a good choice for the job."

"I am also grateful to Burleigh Arnold for his 14 years of service on Transit and his willingness to help with the transition in leadership of this important receivership."

Transit's receivership now is based in Los Angeles, but plans call for the remaining operations to soon relocate to Missouri. So far, the receivership has raised and paid off \$948 million to creditors and policyholders, largely from reinsurance settlements.

Transit originated in 1945 as a St. Louis-based transportation insurer covering Bi-State

Transit Agency and similar operations. After its 1964 sale to California interests, Transit adopted

a sales strategy in which the insurer lost control over its potential liabilities and expanded into numerous areas of high-risk coverage, including asbestos and environmental damage, satellites and airlines. The insurer became insolvent in 1985, when the Cole

County Circuit Court placed the Missouri department in charge of its affairs.

Lakin, as state director of insurance, is the statutory receiver of Transit, but appoints a special deputy to oversee and administer its daily operations. Transit is among 15 insolvent insurance companies that MDI is either liquidating or rehabilitating.

Riederer will continue to work in a dual capacity at GAMHC and Transit.

Riederer has a bachelor's degree in history from St. Louis University and a law degree from New York University. He earned his masters of law degree in tax from the University of Missouri-Kansas City. ❖



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Team of the Quarter - Cindy Struempf, Noland Stuecken



Cindy Struempf and Noland Stuecken

Cindy Struempf and Noland Stuecken audit about \$150 million a year in premium tax returns and certify their collection to the Missouri Department of Revenue (DOR). Struempf has been with the department for almost three years while Stuecken joined the department nine months ago.

This team verifies and tracks 27 tax credits totaling about \$48 million. They also determine applicable retaliatory tax to be charged to out-of-state insurance companies, which requires researching tax statutes and regulations for all 50 states. They interpret and explain premium tax regulations and advise insurance company officials of omissions and errors in tax returns, reconcile monthly deposits with DOR's records and reconcile the certified tax amounts on a quarterly basis.

Struempf and Stuecken say their job offers much variety and many challenges. The team would like to continue to make positive changes in their section.

Struempf is married to Scott Struempf and has one daughter, Alyssa. She lives in Freeburg. She and Scott are expecting their second child in August. She enjoys swimming, shopping and Creative Memories.

Stuecken is engaged to be married Feb. 1, 2003. They will reside in Loose Creek. He enjoys hunting, golf and softball.



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Public Policies serves as a key communications link between MDI and Missouri's legislators, weekly and broadcast media, industry observers and trade associations.

Comments or questions, call 573-526-2946.

Personnel

New Hires

James Clarke, financial examiner II

Resignations

Michelle Muenks, auto analyst

Retired

Tommy Thompson,
market conduct examiner

Regulatory Actions –

April, May & June 2002

Legal action - agents, agencies, brokers, companies

John T. Beckley, Belleville, IL, license denied for failure to respond and demonstrating lack of fitness or trustworthiness.

Randall P. Ewing, Greenville, IN, license denied because of other states' action, misstatement on application and failure to make required disclosure on application.

Carolyn J. Gamm, Bowling Green, MO, \$200 forfeiture because of forgery and demonstrating lack of trustworthiness.

Dawn Hussey, Overland Park, KS, \$650 forfeiture because of lack of fitness and trustworthiness.

Willard W. Lappe, St. Louis, MO, license revoked.

David W. Lundy, Popular Bluff, MO, license denied because of criminal record/history.

Brenda M. Miller, Bowling Green, MO, \$200 forfeiture because of lack of fitness and trustworthiness and forgery.

Kalyne D. Miller, Blues Spring, MO, license denied because of criminal record/history.

Edward F. Parker, license denied because of criminal record/history.

Clifford D. Politte, Rich Hill, MO, \$900 forfeiture for failing to hold a title agent license while conducting searches.

Edward P. Radetic, Cape Girardeau, MO, license revoked.

Ronald C. Stith, Springfield, MO, license revoked.

Stanley C. Varner, West Monroe, LA, license revoked.

William R. Yancey, Jr., Shawnee Mission, KS, license suspended.

A F & L Insurance Co., Warrington, PA, \$1,000 forfeiture for filing inaccurate statistical data.

Allianz Life Insurance Co. of North America, Minneapolis, MN, \$1,000 forfeiture for filing inaccurate statistical data.

American Bankers Life Assurance Co. of Florida, Miami, FL, \$1,000 forfeiture for filing inaccurate statistical data.

American Equity Investment Life Insurance Co., Des Moines, IA, \$1,000 forfeiture for filing inaccurate statistical data.

Anchor National Life Insurance Co., Los Angeles, CA, \$1,000 forfeiture for filing inaccurate statistical data.

Associates Financial Life Insurance Co., Fort Worth, TX, \$1,000 forfeiture for filing inaccurate statistical data.

Bankers Insurance Co., St. Petersburg, FL, \$1,000 forfeiture for filing inaccurate statistical data.

Bates Countywide Abstract and Title Co., Inc., Butler, MO, \$900 forfeiture for failing to conduct business through licensed agents.

Central Reserve Life Insurance Co., Strongsville, OH, \$1,000 forfeiture for filing inaccurate statistical data.

Cincinnati Insurance Co., Cincinnati, OH, \$1,000 forfeiture for filing inaccurate statistical data.

Clarendon National Insurance Co., New York, NY, \$1,000 forfeiture for filing inaccurate statistical data.

Commercial Truckers Risk Retention Group, Columbia, SC, licensed revoked.

Commonwealth Land Title Insurance Co., St. Louis, MO, \$1,800 forfeiture for lack of trustworthiness, fitness, failure to record a security instrument and failed to perform a date down of records.

Connecticut General Life Insurance Co., Philadelphia, PA, \$1,000 forfeiture for filing inaccurate statistical data.

Continental General Insurance Co., Mission, KS, \$1,000 forfeiture for filing inaccurate statistical data.

Continental Assurance Co., Chicago, IL, \$1,000 forfeiture for filing inaccurate statistical data.

Credit General Insurance Co., Columbus, OH, certificate of authority revoked.

CUMIS Insurance Society, Inc., Madison, WI, \$1,000 forfeiture for filing inaccurate statistical data.

Delta Life and Annuity Co., Topeka, KS, \$1,000 forfeiture for filing inaccurate statistical data.

Dixie National Life Insurance Co., Indianapolis, IN, \$1,000 forfeiture for filing inaccurate statistical data.

Empire Insurance Co., Brooklyn, NY, certificate of authority suspended.

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Regulatory Actions

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Employers Modern Life Co., Des Moines, IA, \$1,000 forfeiture for filing inaccurate statistical data.

Employers Security Insurance Co., Indianapolis, IN, certificate of authority suspended.

Far West Insurance Co., Omaha, NE, certificate of authority revoked.

Farmers Mutual Hail Insurance Co. of Iowa, Des Moines, IA, \$1,000 forfeiture for filing inaccurate statistical data.

Fidelity National Title Insurance Co., Santa Barbara, CA, \$17,964 forfeiture for marketing, sales and conducting Missouri business through unlicensed agencies.

Firemans Fund Insurance Co., Novato, CA, \$1,000 forfeiture for filing inaccurate statistical data.

First American Property & Casualty Insurance Co., Santa Ana, CA, \$1,000 forfeiture for filing inaccurate statistical data.

First Continental Life & Accident Insurance Co., Salt Lake City, UT, certificate of authority suspended.

Fremont Pacific Insurance Co., Glendale, CA, certificate of authority suspended.

GE Life and Annuity Assurance Co., Richmond, VA, \$1,000 forfeiture for filing inaccurate statistical data.

Genesis Insurance Co., Stamford, CT, \$1,000 forfeiture for filing inaccurate statistical data.

Guarantee Trust Life Insurance Co., Glenview, IL, \$500 forfeiture for filing inaccurate statistical data.

Highlands Insurance Co., Houston, TX, certificate of authority suspended.

Home Equity Title Services Inc., Arlington Heights, IL, \$2,125 forfeiture for marketing, sales, failure to respond, no license and allowing business from unlicensed and unappointed agents.

Houston General Insurance Co., Boston, MA, \$1,000 forfeiture for filing inaccurate statistical data.

Integrity Land Title Co., Inc., St. Louis, MO, \$1,050 forfeiture for failing to conduct a date down within 24 hours of the closing period and to record a security instrument within three business days of the receipt of such closing.

Knights of Columbus, New Haven, CT, \$1,000 forfeiture for filing inaccurate statistical data.

Lake of the Ozarks Land Title Co., Osage Beach, MO, \$200 forfeiture for failure to respond

and failure to retain evidence of the date down of records.

Legion Insurance Co., Philadelphia, PA, certificate of authority suspended.

LifeUSA Insurance Co., Minneapolis, MN, \$1,000 forfeiture for filing inaccurate statistical data.

Lincoln Benefit Life Co., Northbrook, IL, \$1,000 forfeiture for filing inaccurate statistical data.

Lincoln General Insurance Co., York, PA, \$1,000 forfeiture for filing inaccurate statistical data.

Loyal American Life Insurance Co., Cincinnati, OH, \$1,000 forfeiture for filing inaccurate statistical data.

Manhattan Life Insurance Co., Houston, TX, \$1,000 forfeiture for filing inaccurate statistical data.

Medico Life Insurance Co., Omaha, NE, \$500 forfeiture for filing inaccurate statistical data.

MEGA Life and Health Insurance Co., Dallas, TX, \$1,000 forfeiture for filing inaccurate statistical data.

Merrill Lynch Life Insurance Co., Princeton, NJ, \$1,000 forfeiture for filing inaccurate statistical data.

Midland Life Insurance Co., Stamford, CT, \$1,000 forfeiture for filing inaccurate statistical data.

National Auto and Casualty Insurance Co., Pasadena, CA, certificate of authority suspended.

National Guardian Life Insurance Co., Madison, WI, \$1,000 forfeiture for filing inaccurate statistical data.

Nationwide Mutual Insurance Co., Columbus, OH, \$1,000 forfeiture for filing inaccurate statistical data.

Nationwide Mutual Fire Insurance Co., Columbus, OH, \$1,000 forfeiture for filing inaccurate statistical data.

North River Insurance Co., Morristown, NJ, \$1,000 forfeiture for filing inaccurate statistical data.

Northwestern National Casualty Co., Brookfield, WI, certificate of authority suspended.

NN Insurance Co., Brookfield, WI, certificate of authority suspended.

Old Republic National Title Insurance Co., Minneapolis, MN, \$1,000 forfeiture for claim handling.

Pennsylvania Casualty Co., Mechanicsburg, PA, certificate of authority suspended.

Peoples Benefit Life Insurance Co., \$1,000 forfeiture for filing inaccurate statistical data.

Pioneer Life Insurance Co., Carmel, IN, \$1,000 forfeiture for filing inaccurate statistical data.

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Regulatory Actions

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Protective Life and Annuity Insurance Co., Birmingham, AL, \$1,000 forfeiture for filing inaccurate statistical data.

Pyramid Life Insurance Co., Mission, KS, \$1,000 forfeiture for filing inaccurate statistical data.

Redland Insurance Co., New York, NY, \$1,000 forfeiture for filing inaccurate statistical data.

Reliance Insurance Co., Philadelphia, PA, certificate of authority suspended.

Reliastar Life Insurance Co. of New York, Arlington, VA, \$1,000 forfeiture for filing inaccurate statistical data.

Republic Vanguard Life Insurance Co., Addison, TX, \$1,000 forfeiture for filing inaccurate statistical data.

Rewards Plus of America Insurance Agency, Inc., Hunt Valley, MD, certificate of authority suspended.

Sentry Life Insurance Co., Stevens Point, WI, \$1,000 forfeiture for filing inaccurate statistical data.

The Medical Assurance Co., Inc., Birmingham, AL, \$1,000 forfeiture for filing inaccurate statistical data.

The Millers Insurance Co., Fort Worth, TX, certificate of authority suspended.

United Benefit Life Insurance Co., Strongsville, OH, certificate of authority suspended.

United Healthcare Insurance Co., Hartford, CT, \$1,000 forfeiture for filing inaccurate statistical data.

United National Life Insurance Co. of America, Glenview, IL, \$500 forfeiture for filing inaccurate statistical data.

United States Fire Insurance Co., Morristown, NJ, \$1,000 forfeiture for filing inaccurate statistical data.

USABLE Life Insurance Co., Little Rock, AR, \$1,000 forfeiture for filing inaccurate statistical data.

USAA Casualty Insurance Co., \$1,000 forfeiture for filing inaccurate statistical data.

Villanova Insurance Co., Philadelphia, PA, certificate of authority suspended.

Voyager Life Insurance Co., Fort Worth, TX, \$1,000 forfeiture for filing inaccurate statistical data.

World Insurance Co., Omaha, NE, \$1,000 forfeiture for filing inaccurate statistical data.

The following forfeited \$100 each for failure to respond to consumer complaints or late/incomplete response:

Allstate Insurance Co., Englewood, CO.

Cigna Life Insurance Co., Hartford, CT.

Commercial Union Insurance Co., Boston, MA.

Continental General Insurance Co., Strongsville, OH.

Founders Insurance Co., Des Plaines, IL.

Group Health Plan, Earth City, MO.

Legion Insurance Co., Philadelphia, PA.

US Healthcare, Inc./Aetna US Healthcare, Hartford, CT.

Financial Exams

Arnsberg Farmers Mutual Insurance Co., Uniontown, MO.

Gasconade Farmers Mutual Fire Insurance Co., Hermann, MO.

Lyndon Life Insurance Co., St. Louis, MO.

Lyndon Property Insurance Co., St. Louis, MO.

United Financial Casualty Co., Mayfield, OH.

Company Changes

Aetna Insurance Co. of America, Hartford, CT, changed its name to **ING Insurance Co. of America**.

Aetna Life Insurance and Annuity Co., Hartford, CT, changed its name to **ING Life Insurance and Annuity Co.**

Aetna U.S. Healthcare Dental Plan Inc., Dallas, TX, changed its name to **Aetna Dental Inc.**

Affinity Group Underwriters Inc., Glen Allen, VA, voluntarily surrendered its certificate of authority as a third-party administrator (TPA).

AIAG, Clearwater, FL, changed its name to **CHCS Services, Inc.**

Aid Association for Lutherans, Appleton, WI, changed its name to **Thrivent Financial for Lutherans**.

American Continental Insurance Co., St. Paul, MN, merged with **St. Paul Fire & Marine Insurance Co.**

American General Annuity Insurance Co., Houston, TX, changed its name to **AIG Annuity Insurance Co.**

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Regulatory Actions

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American Psych Systems, Inc., Bethesda, MD, changed its name to **APS Healthcare Bethesda Inc.**

American Sentinel Insurance Co., Harrisburg, PA, was admitted as a property and casualty company.

American Specialty Health Networks, Inc., San Diego, CA, was admitted as a TPA.

Aon Insurance Services, Inc., Dallas, TX, withdrew as a TPA.

Asset Guaranty Insurance Co., New York, NY, changed its name to **Radian Asset Assurance Inc.**

Atlantic Alliance Fidelity and Surety Co., Mt. Laurel, NJ, changed its name to **The Guarantee Co. of North America USA.**

Attorneys Liability Protection Society RRG, Missoula, MT, was registered as a risk retention group.

Bunch & Associates, Lakeland, FL, withdrew as third party administrator (TPA).

Capital Assurance Risk Retention Group, Inc., Charleston, SC, registered as a risk retention group.

Charter Indemnity Co., Dallas, TX, added miscellaneous authority.

Childrens Mercy Family Plan, Kansas City, MO, withdrew as an HMO in Missouri.

Children's Mercy Hospital/Truman Medical Center Family Health Partners, Inc., Kansas City, MO, changed its name to **Childrens Mercy Family Health Partners, Inc.**

Clay Farmers Mutual Insurance Co., Napoleon, MO, converted from Part I Missouri Mutual to a Part II Extended Missouri Mutual.

Commercial Truckers Risk Retention Group, Columbia, SC, risk retention group registration was revoked.

Cova Life Administration Services Co., Newport Beach, CA, withdrew as a third party administrator (TPA).

Credit General Insurance Co., Beachwood, OH, certificate of authority revoked.

Crum & Forster Specialty Insurance Co., Morristown, NJ, redomesticated from Connecticut to Arizona.

Cumberland Casualty & Surety Co., Tampa, FL, redomesticated to Florida.

Davis-Garvin Agency Inc. of South Carolina, Columbia, SC, withdrew as TPA.

Davis Vision Inc., Plainview, NY, admitted as TPA.

Dental Benefit Providers of Illinois Inc., Bethesda, MA, admitted as prepaid dental.

Distinguished Programs Real Estate RRG, Inc., Charleston, SC, was registered as a risk retention group.

Empire Insurance Co., Brooklyn, NY, certificate of authority suspended.

Employers Security Insurance Co., certificate of authority suspended.

Employers' Self-Insured Services, Inc., Little Rock, AR, withdrew as a TPA.

Far West Insurance Co., certificate of authority revoked.

Farmers Mutual Insurance Co. of Jefferson County, MO, Washington, MO, converted from a part I Missouri Mutual to a part II extended Missouri Mutual with fire, windstorm and liability authority.

Farmers Mutual Insurance Co. of Ste. Genevieve County, Ste. Genevieve, MO, converted from a Part I Missouri Mutual to a Part II Extended Missouri Mutual.

First American Insurance Co., Kansas City, MO, changed its name to **Arch Insurance Co.**

First Continental Life & Accident Insurance Co., Salt Lake City, Utah, certificate of authority suspended.

Fremont Pacific Insurance Co., Glendale, CA, certificate of authority suspended.

GAB Robins North America Inc., Parsippany, NJ, withdrew as TPA.

Golden Insurance Co., Reno, NV, was registered as a risk retention group.

Grejon Inc., St. Louis, MO, withdrew as a prepaid dental.

Gulf Group Lloyds, Irving, TX, approval terminated.

Hawkeye Security Insurance Co., Boston, MA, changed its name to **Homeland Central Insurance Co.**

Highlands Insurance Co., Houston, TX, certificate of authority suspended.

HIH America Compensation & Liability Insurance Co., San Francisco, CA, certificate of authority revoked.

Humana Insurance Co., Louisville, KY, merged with **Employers Health Insurance Co.**

Illinois EMCASCO Insurance Co., Des Moines, IA, redomesticated from Illinois to Iowa.

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Indian Harbor Insurance Co., Stamford, CT, removed from the eligibility list of approved surplus lines insurers.

Insurance Answer Center Inc., Encino, CA, withdrew as a TPA.

Integrated Disability Resources, Inc., Bloomfield, CT, was licensed as a TPA.

Investors Life Insurance Co. of North America, Austin, TX, merged with **Investors Life Insurance Co. of North America**.

JCPenney Casualty Co., Plano, TX, changed its name to **Stonebridge Casualty Insurance Co.**

JCPenney Life Insurance Co., Plano, TX, changed its name to **Stonebridge Life Insurance Co.**

KCS Management Services, Inc., St. Petersburg, FL, changed its name to **Cadent Underwriters Inc. d/b/a Cadent Administrators Inc.**

Legion Indemnity Co., Philadelphia, PA, removed from the eligible surplus line carrier.

Legion Insurance Co., Philadelphia, PA, certificate of authority suspended.

Lincoln National Health & Casualty Insurance Co., Fort Wayne, IN, changed its name to **Fort Wayne Health & Casualty Insurance Co.**

Long Term Preferred Care, Inc., Brentwood, TN, withdrew its certificate of authority as a TPA.

Lyndon Life Insurance Co., Schaumburg, IL, redomesticated from Missouri to Illinois.

Marathon Financial Insurance Co., Inc., O'Fallon, IL, registered as a risk retention group.

Martin Boyer Co., Inc., Dallas, TX, surrendered its certificate of authority.

Mercy Health Plan d/b/a Mercy Health Plan of PA, Inc., Philadelphia, PA, voluntarily withdrew as TPA.

Midwest Security Administrators, Inc., Onalaska, WI, withdrew its certificate of authority as a TPA.

Mutual Insurance Association of Laclede County, Lebanon, MO, changed its name to **Laclede Mutual Insurance**.

Mynd Corp. f/k/a Cybertek Corp., Kansas City, MO, withdrew its certificate of authority as a TPA.

National Auto and Casualty Insurance Co., Pasadena, CA, certificate of authority suspended.

National Independent Truckers Co. RRG, Charleston, SC, registered as a risk retention group.

NCM Americas, Baltimore, MD, changed its name to **Gerling NCM Credit Insurance, Inc.**

North American Co. for Life and Health Insurance, Chicago, IL, merged with **NACOLAH Life Insurance Co.**

Northwestern National Casualty Co., Brookfield, WI, certificate of authority suspended. **NN Insurance Co.**, Houston, TX, certificate of authority suspended.

PaineWebber Life Insurance Co., Des Moines, IA, changed its name to **UBS PaineWebber Life Insurance Co.**

Pennsylvania Casualty Co., Mechanicsburg, PA, certificate of authority suspended.

Primrose Healthcare Services Inc., Springfield, MO, withdrew as TPA.

Professional Claim Services Inc., Thousand Oaks, CA, admitted as TPA.

Redland Insurance Co., New York, NY, redomesticated to New Jersey.

Reliance Insurance Co., Philadelphia, PA, certificate of authority revoked.

Reliant Insurance Co., Philadelphia, PA, changed its name to **Bristol West Insurance Co.** and redomesticated from Michigan to Pennsylvania.

Scottish Re (U.S.), Inc., Charlotte, NC, approved as a qualified reinsurance company.

Starmount Financial Corp., Inc., Baton Rouge, LA, admitted as TPA.

Sterling Life Insurance Co., Glenview, IL, redomesticated from Arizona to Illinois.

Stonebridge Insurance Co., Plano, TX, merged with **J.C. Penney Life Insurance Co.**

Teachers Insurance and Annuity Association of America, New York, NY, admitted with life, annuities, endowments, accidents, health and variable contracts authority.

The Gray Insurance, Metairie, LA, admitted with property and liability authority.

The Medical Center Health Plan a/k/a Care Partners, The Medicaid Division of the Medical Center Health Plan, St. Louis, MO, added a fictitious name.

The Midland Life Insurance Co., Fort Wayne, IN, merged with **Reassure America Life Insurance Co.**

The Millers Casualty Insurance Co., Fort Worth, TX, merged with **The Millers Insurance Co.**

Titan Insurance Co. Inc., RRG, Charleston, SC, was registered as a risk retention group.

Tower Insurance Co., Pasadena, CA, changed its name to **Hawkeye Security Insurance Co.**

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Regulatory Actions

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Unified Life Insurance Co., Overland Park, KS, was admitted as a life & health company.

Union Standard Insurance Co., Oklahoma City, OK, rescinded as a qualified reinsurer.

Union Town Mutual Insurance Co., Union, MO, converted from a part I Missouri Mutual to a part II extended Missouri Mutual with firm, wind-storm and liability authority.

Uniprise, Inc., Hartford, CT, withdrew its certificate of authority as a TPA.

United Benefit Life Insurance Co., Strongsville, OH, certificate of authority suspended.

United Life & Annuity Insurance Co., Des Moines, IA, redomesticated from Texas to Iowa.

Universal Assurors Life Insurance Co., West Des Moines, IA, withdrew its certificate of authority as a life & health company.

Universal Fidelity Life Insurance Co. d/b/a **Universal Fidelity Administors Co.**, Duncan, OK, admitted as TPA.

U.S. Healthcare, Inc., d/b/a **Aetna U.S. Healthcare**, Blue Bell, PA, changed its name to **Aetna Health, Inc.**

Villanova Insurance Co., Philadelphia, PA, certificate of authority suspended.

Virginia Surety, Glenview, IL, changed its name to **Combined Specialty Insurance Co.**

Virtual Benefits Administors, Inc., **Chesterfield, MO**, changed its name to **J.W. Terrill Benefits Administrators Inc.**

Wilshire Insurance Co., Raleigh, NC, was approved as a surplus lines insurance company.



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